NABARD

गाँव बढ़े >> तो देश बढ़े

NABARD in Uttar Pradesh 2019-20

National Bank for Agriculture and Rural Development
Uttar Pradesh

NABARD

दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक।

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर–वित्तीय सहयोगों नवोन्मेषों, प्रोद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन।

Vision

Development Bank of the Nation for Fostering Rural Prosperity.

Mission

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity.

आनंदीबेन पटेल
राज्यपाल, उत्तर प्रदेश

सत्यमेव जयते

राज भवन
लखनऊ - 226 027

जुलाई, 2020

सन्देश

मुझे यह जानकर अत्यन्त प्रसन्नता हुई कि राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) द्वारा अपना 39वां स्थापना दिवस मनाया जा रहा है।

12 जुलाई, 1982 में स्थापित नाबार्ड ने अपने 38 वर्षों की यात्रा में कृषि एवं ग्रामीण क्षेत्र में अपने अधिदेश के अनुसार कई महत्वपूर्ण उपलब्धियाँ हासिल की हैं। उत्तर प्रदेश में भी, नाबार्ड ग्रामीण आधारभूत संरचना का निर्माण, ग्रामीण वित्तीय संस्थाओं को मजबूत बनाने, स्वयं सहायता समूह के माध्यम से महिला सशक्तीकरण एवं उनका डिजिटाइजेशन, कृषक उत्पादक संगठनो का गठन एवं संवर्धन आदि कार्यों में महती भूमिका निभा रहा है। कृषि क्षेत्र के साथ–साथ कृषि से संबंधित अन्य क्षेत्रों में भी नाबार्ड का योगदान प्रशंसनीय है।

मुझे पूर्ण विश्वास है कि नाबार्ड ग्रामीण समृद्धि के महत्वपूर्ण लक्ष्य के लिए नए उत्साह और ऊर्जा के साथ कार्य करते हुए कोविड–19 महामारी के कारण उपजी ग्रामीण अर्थव्यवस्था की नई चुनौतियों का डटकर मुकाबला करेगा एवं अपनी योजनाओं के माध्यम से ग्रामीण क्षेत्रों, विशेषकर प्रवासी श्रमिकों हेतु रोजगार के नए अवसर उपलब्ध कराएगा।

मैं 39वें स्थापना दिवस के अवसर पर नाबार्ड परिवार के सभी सदस्यों को हार्दिक बधाई एवं शुभकामना देती हूँ।

आनंदीबेन

(आनंदीबेन पटेल)

दूरभाष : 0522-2236497 फैक्स : 0522-2239488 ईमेल : hgovup@nic.in वेबसाइट : www.upgovernor.gov.in

Foreword

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD) has been in the forefront in bringing transformation in agriculture and rural sectors for enhancing income of farmers and rural people. NABARD also plays a proactive role in supporting the government's programs in the rural areas. The multi-pronged activities of NABARD are primarily aimed at enhancing credit and non-credit support to agriculture and rural sectors through array of partner institutions such as banks, NBFCs/MFIs, government agencies, NGOs, tech powered agencies, people's institutions etc. Besides providing refinance to banks, NBFCs and MFIs, finance to State Governments and state/central government entities for rural infrastructure development, NABARD extends technical support and grant assistance for promotion of technologies, innovation in farm/off-farm sector, financial inclusion etc. to bring about a holistic and sustainable development. NABARD also prepares district and sector specific development/credit plans annually to ameliorate credit flow to agencies of rural sector. With a view to develop capacities of rural banking institutions, NABARD is also involved in various measures for institutional development in Rural Financial Institutions (RFIs) and their statutory supervision.

Uttar Pradesh is the largest State and by virtue of its young demography, availability of vast land and water resources, diversity of agro-climates and cropping pattern, offers high potential for overall development of farm and off-farm sector activities. NABARD endeavours to play a vibrant role in harnessing this development potential of the State through close coordination with Banks, State Government, NGOs and other financial/technical/social institutions.

For NABARD, the year 2019-20 has been eventful with a total loan business of Rs. 12023 crore and promotional grant disbursement of Rs.25 crore. During the year, campaign for saturation of KCC and strengthening of FPOs has progressed well which set a platform for credit off-take and increasing farm incomes in the coming years. State Level FPO conclave organized by NABARD and graced by Hon'ble Chief Minister, Uttar Pradesh brought visibility to FPOs as a sustainable model for collectivization in agriculture. The initiatives by NABARD in developing rural infrastructure, credit planning, enhancing credit flow to priority sector, SHGs promotion and bank linkage, SHG digitization through E-Shakti, support for rural off-farm sector etc. have made good progress during 2019-20. During the year, NABARD also held first rural market event “Shilp-Kumbh” for rural products. I am personally thankful to Hon'ble Chief Minister of Uttar Pradesh and Hon'ble Ministers for Agriculture, Finance, Cooperation, Women and Family Welfare for gracing various functions of NABARD and guiding us. I also place my sincere gratitude to the senior officials of State Government, banks who have extended valuable support to us in all our endeavours. I sincerely hope this booklet would provide you an insight of NABARD's journey in Uttar Pradesh during 2019-20.

Shankar A Pande
Chief General Manager
NABARD - Uttar Pradesh

राज्य स्तरीय कृषक उत्पादक संगठन संगोष्ठी, गोरखपुर

NABARD

नाबार्ड, उत्तर प्रदेश क्षेत्रीय कार्यालय ने दिनांक 29 दिसंबर 2019 को गोरखपुर में **राज्य स्तरीय कृषक उत्पादक संगठन (एफपीओ) संगोष्ठी** का आयोजन किया। इस संगोष्ठी मे श्री योगी आदित्यनाथ, माननीय मुख्यमंत्री, उत्तर प्रदेश ने मुख्य अतिथि एवं श्री सूर्य प्रताप शाही, माननीय कृषि मंत्री, उत्तर प्रदेश ने विशिष्ट अतिथि के रूप मे शिरकत की। इस संगोष्ठी में उत्तर प्रदेश के कृषि उत्पादक संगठनों के 1000 से भी अधिक सदस्यों, लोक प्रतिनिधियों, प्रगतिशील किसानों, बैंकों, नाबार्ड के जिला विकास प्रबंधकों, गैर-सरकारी संगठनों और स्थानीय प्रशासन ने भाग लिया।

मुख्य महाप्रबंधक माननीय मुख्यमंत्री जी को स्मृतिचिन्ह देते हुए

''हर ग्राम पंचायत में होगा किसान उत्पादक संगठन'' – श्री योगी आदित्यनाथ, मुख्यमंत्री, उत्तर प्रदेश

मा. मुख्यमंत्री महोदय तथा मा. कृषि मंत्री द्वारा एफपीओ के स्टालों का भ्रमण

मुख्यमंत्री महोदय द्वारा एफपीओं को उनके उत्कृष्ट कार्य हेतु पुरस्कार प्रदान करते हुए

मुख्यमंत्री महोदय ने कृषक उत्पादक संगठनों के संवर्धन में नाबार्ड की महति भूमिका की सराहना की एवं राज्य सरकार से पूर्ण सहयोग का आश्वासन दिया

NABARD in Uttar Pradesh

NABARD

Contents

1
Business Highlights : Development Finance and Promotional Grant

2-3
Refinance Support to Banks and Financial Institutions

3
GoI sponsored subsidy schemes

4-5
Financing for Rural Infrastructure

6-7
Promoting Farm Sector Development

8-10
Off Farm Sector operations

11-12
Financial Inclusion Micro Credit

13-14
Financil Inclusion Financial Literacy Banking Technology

15
Credit Planning

16
Institutional Development

17
Supervision

18
नाबार्ड के सहयोगी बने फ्रंट लाईन कोरोना वारियर

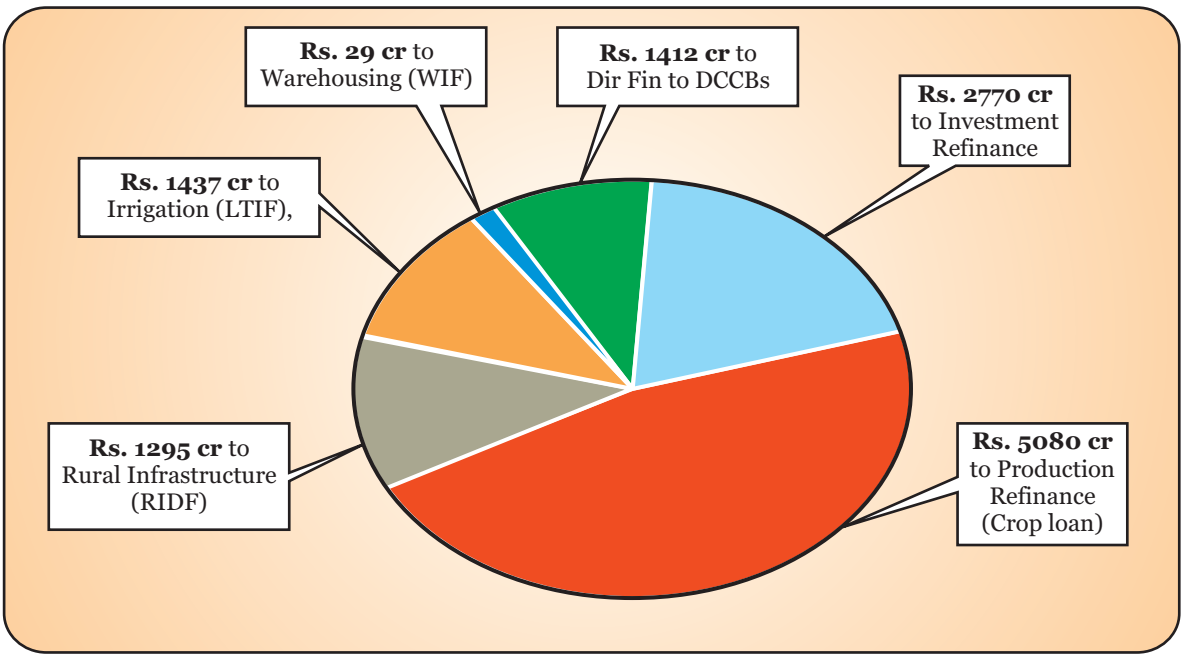
19
NABARD outreach in the State

20
Media coverage of NABARD's Activities

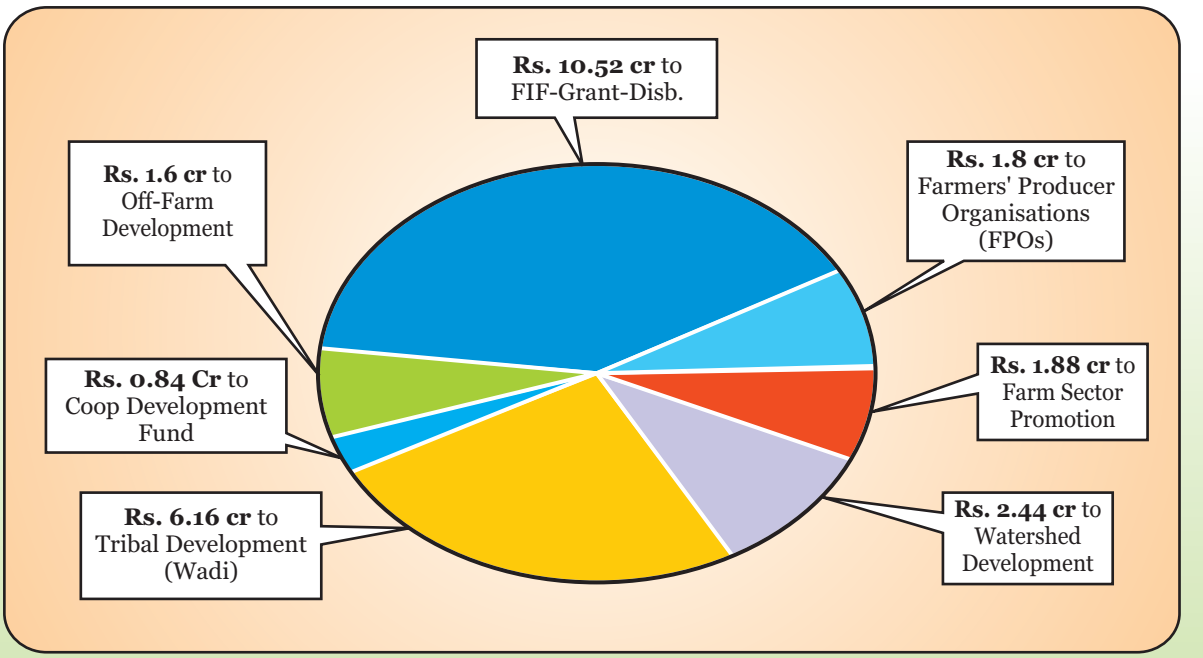
Business Highlights - 2019-20

NABARD

Rs. 12023 crore
Development Finance Support


Rs. 29 cr to Warehousing (WIF)
Rs. 1412 cr to Dir Fin to DCCBs
Rs. 2770 cr to Investment Refinance
Rs. 1437 cr to Irrigation (LTIF),
Rs. 1295 cr to Rural Infrastructure (RIDF)
Rs. 5080 cr to Production Refinance (Crop loan)

Rs. 25.24 crore
Promotional Grant


Rs. 10.52 cr to FIF-Grant-Disb.
Rs. 1.6 cr to Off-Farm Development
Rs. 1.8 cr to Farmers' Producer Organisations (FPOs)
Rs. 0.84 Cr to Coop Development Fund
Rs. 1.88 cr to Farm Sector Promotion
Rs. 6.16 cr to Tribal Development (Wadi)
Rs. 2.44 cr to Watershed Development

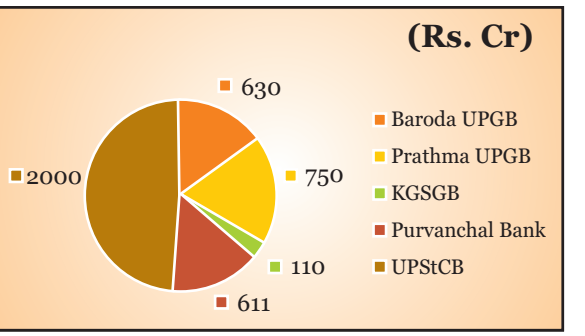
Refinance Support to Banks and Financial Institutions

NABARD provides short and long-term refinance and direct finance to CBs, RRBs, SFBs, NBFC - MFIs, Coop. Banks, keeping in view the resource position, ground level credit demand, need for maintaining regional and inter-sectoral balance, objectives of national programs and missions, absorptive capacity of these Rural Financial Institutions, etc.

Short Term – Seasonal Agri Operations (ST-SAO)

Disbursed Rs 4101 crore

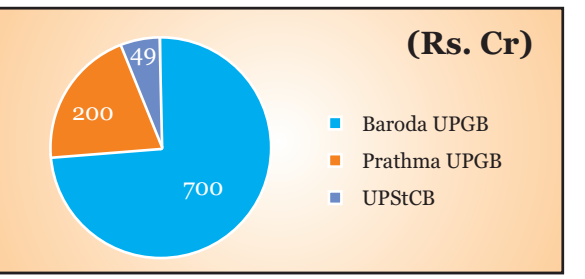
Objective: Concessional credit limits for State Cooperative Banks (StCBs) & Regional Rural Banks (RRBs), for lending under Kisan Credit Card (KCC) primarily for crop raising.



Short Term – Additional SAO (ST – ASAO)

Disbursed Rs 949 crore

Objective: Additional liquidity support from NABARD to StCBs and RRBs beyond ST-SAO refinance for augmenting their financing for short term credit requirements of farmers.

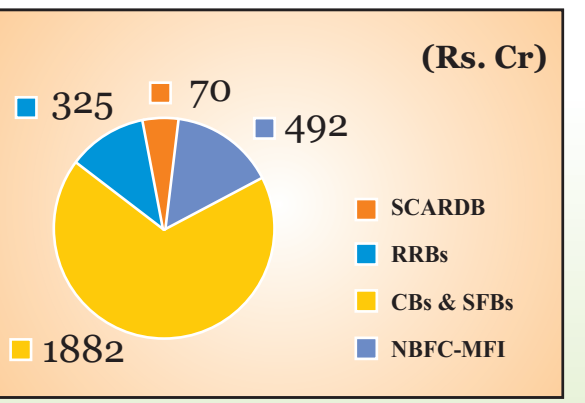


Long Term (LT) Refinance

Disbursed Rs. 2770 Crore

Objective : Refinance support to banks/non-banks for lending for asset creation and capital formation in agriculture and rural areas for sustainable growth.

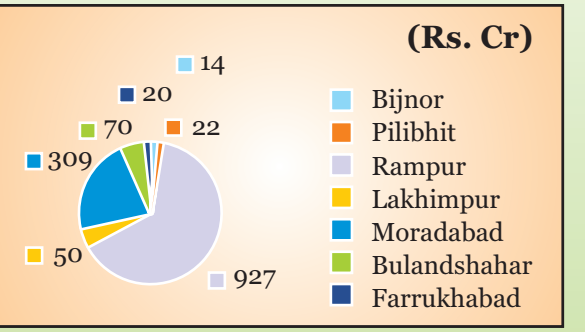
Eligible Institutions - CBs, RRBs, StCBs, SCARDBs, Small Finance Banks (SFBs), Non-Banking Financial Companies (NBFCs), NBFC-Microfinance Institutions (MFIs).



Direct Lending to District Central Coop Banks (DCCBs)

Disbursed Rs. 1412 Crore

Objective : Short term refinance to Cooperative Institutions to meet seasonal liquidity requirements and financing to sugar mills, etc.



Interest Subvention Scheme of GoI

Disbursed Rs. 245 Crore

GoI incentivises banks @2% to enable them to provide crop loan at 7% to farmers and additional 3% incentive is extended to the farmers who make prompt repayment.

NABARD acts as a pass through agency.

Interest Subvention of Rs. 246 crore released

5 RRBs - Rs. 173 Crore
UPStCB - Rs. 73 Crore

GoI Sponsored Subsidy Schemes

1 Agri Clinic and Agri-Business Centre (ACABC)

- Conducted two State Level and 6 District level workshops for banks, training institutions and agri-preneurs with participation of officials from GoI.
- Subsidy of Rs 425 lakh released for 143 units

2. Dairy Entrepreneurship Development Scheme (DEDS) -

- Two State level Workshops and 51 district level awareness meets were conducted for banks.
- GoI subsidy of Rs.2923.62 lakh released to 4862 dairy units

3. Scheme for Agri Market Infrastructure (AMI) -

- Conducted State Level Workshop and 16 district level meets for bankers, marketing dept. and other stake holders with participation of officials from GoI.
- Subsidy amount of Rs.68 lakh released for 3 units.

4. National Livestock Mission (NLM) -

- One State level Workshop for banks organized to create awareness and increasing financing.
- Web Portal developed for uploading of claims by banks.
- Subsidy of Rs. 379 lakh released to 90 units.

Financing for Rural Infrastructure

NABARD provides financial assistance to State Government for creation of rural infrastructure like rural roads & bridges, irrigation and agriculture infrastructure, flood protection measures social infrastructure such as schools, public health infrastructure, renewable energy projects etc., through dedicated funds.

1. Rural Infrastructure Development Fund (RIDF)

Objective: Financial Assistance to State Govt. for building critical rural infrastructure for agriculture, irrigation, rural connectivity and social sector development.

Achievement since inception (1995 to 2020)

- Total cumulative sanction - 23260 projects
- Cumulative Loan sanctioned - Rs. 26640 crore
- Cumulative Loan disbursed - Rs. 21687 crore

Major sanctions - 42705 km rural roads, 2.45 lakh m rural bridges, 533 veterinary hospitals, 198 schools.

Benefits accrued - 50.28 lakh ha brought under irrigation, flood protection for 29.54 lakh ha.

- **Progress during 2019-20:**

Total sanction – Rs. 1602 cr

- Total Disbursement - Rs. 1295 Cr.
- 830.60 km under 698 rural road projects
- 77.87 km bridges under 106 projects
- 72 Veterinary Hospitals
- 20 canal irrigation system and Flood Protection Projects covering 21459 ha

2. Long Term Irrigation Fund (LTIF)

Special Fund created in NABARD by GoI for fast tracking of the identified incomplete medium and major irrigation projects.

LTIF Projects supported by NABARD

Arjun Sahayak, Madhya Ganga and Saryu Nahar

- Envisaging creation of 13.61 lakh ha irrigation potential
- Loan sanctioned Rs. 6431.34 crore
- Cumultive disbursement Rs. 4111.61 crore
- Disbursement during 2019-20 Rs. 1436.50 crore

3. Warehouse Infrastructure Fund (WIF)

A special financing window for augmenting agri-warehouse infrastructure.

First ever project sanctioned under WIF in the State to UP State Warehousing Corporation (UPSWC)

- Total loan sanction – Rs. 146.86 cr
- 40 Warehouses in 30 districts
- To create 2 lakh MT of storage capacity in APMCs
- Disbursed Rs.29.37 crore

4. Other Infrastructure Funds

1. NABARD Infrastructure Development Assistance (NIDA):

A line of credit is available from NABARD for funding rural infrastructure to State govt. and its institutions under PPP and non-PPP mode. So far, no loan has been availed by the state.

2. Micro Irrigation Fund

A line of credit from NABARD to facilitate states in expanding the coverage of micro irrigation and special projects. NABARD had conducted a workshop for line departments of the State Govt. Pending execution of MoU by the Sate Govt., so far no loan has been sanctioned.

3. Dairy Processing Infrastructure Development Fund (DIDF)

A line of credit is available for modernization and creation of infrastructure for processing and value addition in Dairy Sector to ensure optimum price realization to the primary producer. No loan has been sanctioned in the State so far.

4. Fisheries & Aquaculture Infrastructure Development Fund (FIDF)

It envisages a line of credit for establishment of fishing harbours, Fish Landing Centers, integrated cold chain, modern fish markets and other infrastructure facilities. There has been no sanction so far in UP.

5. Food Processing Fund

Special Credit line enables public and private entrepreneurs for setting up of Food Parks and processing units in designated Food Parks

The assistance can be availed of by the State Government after completion of formalities.

Major Events.....

Shri S K Mittal, ACS, Finance, GoUP chairing a **High Power Committee (HPC) meeting under RIDF**

Workshop on Micro Irrigation Fund for senior officers of GoUP

Promoting Sustainable and Inclusive Farm Sector Development

NABARD provides assistance in the form of grants for an array of Farm Sector developmental programs like Integrated Watershed development, Tribal development, Farmers' Producer Organizations (FPOs), Farm Sector Innovation etc. for sustainable agricultural development.

Farmers' Producer Organization (FPOs)

- An aggregation and collective approach with a view to transform small holder agriculture into a viable agri-business enterprise.
- NABARD provides grant assistance for promotion and capacity building of FPOs and supporting institutions.
- Cumulatively NABARD has sanctioned grant support for promotion of 381 FPOs in UP. As on date, 73 FPOs are functional.

Progress during 2019-20

- 19 new FPOs sanctioned with total grant of Rs.16.38 lakh
- Grant released : Rs 2.17 crore
- **Three** Capacity Building Programmes and 4 State Level Review Meetings held.
- **'Rajya Stariya FPO Sammelan Evam Samman Samaroh 2019-20'** was organized at Gorakhpur on 29 December 2019 which was graced by Shri Yogi Adityanath ji, Hon'ble Chief Minister, GoUP and Shri Surya Pratap Shahi, Hon'ble Agriculture Minister, GoUP.

Integrated Watershed Development

Systematic soil and water conservation measures in a watershed in arid and semi-arid regions in a participatory manner, adopting a 'Ridge to Valley' concept. Treated areas experience higher water availability, enhanced agriculture productivity, allied incomes, and other livelihood options for local people.

Achievements:

- 47 Watershed Development Projects sanctioned so far out of which 36 ongoing projects.

Progress during 2019-20:

- 3 new projects under Capacity Building Phase (CBP)
- Feasibility study sanctioned for 17 projects
- 7 projects graduated to Full Implementation Phase (FIP)
- Two Integrated Water Management Schemes sanctioned
- Grant released - Rs.2.44 crore

Tribal Development Fund– WADI Approach

NABARD advocates Wadi (Small Orchards of mixed fruit species) for sustainable livelihood creation for tribal communities who are dependent mainly on agriculture, forests, and allied activities.

Achievements:

- 24 WADI projects sanctioned so far benefitting 12464 tribal families
- 18 projects ongoing as on March 2020
- 2 new projects sanctioned during 2019-20 in Balrampur and Sonebhadra districts.
- Grant released Rs. 6.16 crore during 2019-20

Climate Change Projects

Objective: To address the challenges posed by climate change, NABARD is the National Implementing Entity (NIE) for three important funding arrangements – Adaptation Fund (AF), National Adaptation Fund for climate Change (NAFCC) and Green Climate Fund (GCF) with an aim to channelize national/ international, and private finances for climate change adaptation and mitigation activities in India.

Achievements:

Two projects viz. 'Ecosystem services-based adaptation to Climate Change in Bundelkhand region of Uttar Pradesh' and 'Climate Resilience Building in Rural Areas through Crop Residue Management' have been sanctioned by NABARD under NAFCC.

Grant Support for innovative/ sector specific projects

Objective: NABARD provides grant support to a limited number of location specific projects to encourage innovations and enhance efficiency and productivity particularly in agriculture and rural sector

Achievements:

- 9 projects sanctioned in different districts to various project implementing agencies
- Projects pertain to Lemon Grass, Guava, Innovative Farming, Small Poultry layer units, Climate Resilient Agriculture.
- Grant disbursed – Rs 1.04 cr during 2019-20

Exposure visits for Capacity building by Adoption of Technology (CAT) for Farmers

Objective: Grant Support is provided by NABARD towards the exposure visits of farmers for their Capacity building for adoption of technologies, innovative techniques and approaches in agri-value chain.

Achievements:

- 57 exposure visits were supported for farmers clubs from 33 districts during 2019-20.
- Grant released: Rs.35.39 lakh

Flagging of exposure visit of farmer

Promoting Rural Livelihoods through Off-Farm Activities

The Off-farm sector comprising cottage/village industries in rural areas, is an important constituent of rural economy providing employment opportunities, supplementary income, and livelihood to rural artisans/craftsman, educated/uneducated youth/women and rural poor.

Off-Farm Producer Organisations (OFPOs)

Objective: To promote collectivisation approach among rural artisans/ weavers and strengthening their business skills through capacity building, business planning and development of marketing linkages

Handloom OFPO - Baghpat

Two OFPOs are successfully functioning in UP

- Khekda Handloom Producer Company Ltd. at Baghpat.
- Shri Vishwakarma Wood Carving Producer Company Ltd. at Varanasi.

Rural Haat

A Rural Haat is periodical rural market place where farmers and other small producers from a cluster of villages sell their produce/products.

NABARD provides grant assistance for development of Rural Haats.

Sanctions during 2019-20

- Rs. 59.98 Lakh sanctioned for 6 Rural Haats
- 05 Rural Haats were sanctioned to Gram Panchayats, one to PACS at Mathura.
- Two Haats were commissioned during this year.

Rural Haat in Etawah District

Mau District

Rural Mart

NABARD supports setting up of a Rural Mart, an outlet at prominent locations in block/district headquarters for facilitating sale of rural products.

During 2019-20, Rs. 25.68 lakh sanctioned for 9 Rural Marts.

Skill Development Initiatives

With a view to developing skills in rural people for creation of self-employment/employability/ livelihood opportunities NABARD provides grant assistance for skill development initiatives to professional agencies, banks and other institutions. Institutes like RSETI, RUDSETI etc. were assisted by NABARD for developing training infrastructure and conducting skill development programs in UP.

During the year 2019-20...

- 130 programs for 21 RSETIs, 01 RUDSETI and 04 NGOs were sponsored with grant assistance of Rs. 102.84 lakh.
- Rs.24.96 lakh was sanctioned to Mahendra Skills for imparting training on ODOP products in 13 districts.

Market support for Rural Products

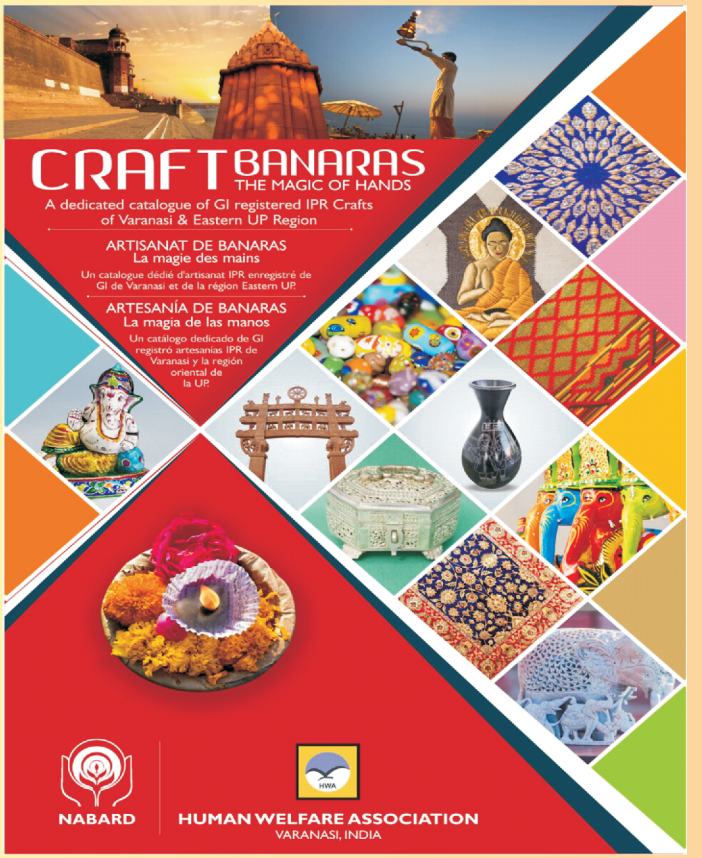
Participation in State/ National level Exhibitions / Melas/Fairs

Members of SHG, FPO, OFPO, NGOs and other stakeholders across the State were sponsored by NABARD to participate in major *melas* across the country like Surajkund Mela, Haryana; Mahalakshmi Saras Mela, Mumbai; Lucknow Mahotsav and other simlar melas organized by NABARD in Various States.

Rs. 25.77 lakh grant was released during 2019-20 for sponsoring 65 stalls engaging 130 members of SHG, FPO, OFPO, artisans etc.

GI products catalogue: NABARD facilitated Geographical Indicator (GI) Registration of 34 unique products of Uttar Pradesh to provide recognition and improve the marketability This includes products such as Banaras Gulabi Meenakari, Varanasi Wooden Lacquerware & Toys, Mirzapur Handmade Dari etc., and many other products under "One District One Product" scheme of GoUP.

A unique catalogue of GI products has also been printed in three International Languages viz. English, French and Spanish.


CRAFT BANARAS
THE MAGIC OF HANDS
A dedicated catalogue of GI registered IPR Crafts of Varanasi & Eastern UP Region
ARTISANAT DE BANARAS
La magie des mains
Un catalogue dédié d'artisanat IPR enregistré de GI de Varanasi et de la région Eastern UP.
ARTESANÍA DE BANARAS
La magia de las manos
Un catálogo dedicado de GI registró artesanías IPR de Varanasi y la región oriental de la UP.
NABARD
HUMAN WELFARE ASSOCIATION
VARANASI, INDIA

NABARD Shilp Kumbh

14th to 18th October 2019

NABARD Shilp Kumbh

A first of its kind, five day mela was organized at RO premises. The event was a grand success as it attracted a huge response from the visitors giving a big boost to marketing of artisans products from the State.

Doordarshan, Lucknow Covered an exclusive feature.

Rural Financial Inclusion – Micro Credit

NABARD pioneered the Self-Help Group – Bank Linkage program (SHG-BLP) since 1992 to empower rural women through thrift, skill development, livelihood opportunities and bank credit. The SHG-BLP has emerged as one of the world's largest micro-finance program.

Micro-credit activities during 2019-20:

Self Help Group (SHG) Promotion

- 21 new Self Help Promoting Institutions (SHPIs) supported during 2019-20.
- 180 awareness/capacity building programmes for various SHGs/stakeholders conducted
- 43,211 SHGs saving linked
- 6507 new SHGs credit linked
- 1248 Village Level Programs (VLPs)

Livelihood Entrepreneurship/ Micro Enterprise Development Programs (LEDP/MEDP)

10 MEDPs for matured SHGs sanctioned for various activities like Handmade Jute Bag, Mustard oil extraction, Floriculture, Tailoring, Agarbatti, Organic wheat processing and also ODOP Products like Toy making, Paper making, Moonj Craft, Chikankari craft and Panja Dari.

10 LEDPs programmes sanctioned for various activities like Handmade Jewellery, Pickle, Murabba, Squash and sauce, Bag/Purse (clothes and paper), Animal Husbandry and Dairy, Vermicomposting, Broom & Wiper, Catering, Block printing and Mop Making

NABARD

E Shakti

A project of NABARD on digitizing Self-Help Groups (SHGs)

Phase IV-launched to cover 20 more districts, (Total 28 districts) during 2019-20.

30,509 SHGs identified for digitization

19,478 SHGs on boarded on E-shakti portal

513 SHGs credit linked under phase III credit intensification drive in 8 districts.

A state level meet was conducted on 29th January 2020 to familiarise stakeholder with E-Shakti Portal

Promotion of Joint Liability Group (JLG)

- To promote and nurture JLGs of small and marginal farmers, landless & tenant farmers; oral lessees and facilitate access to bank credit.
- The grant support is extended to JLG Promoting Institutions (JLGPIs)
  - Rs. 8.56 lakh grant released to 7 JLGPIs for formation of 1400 JLGs
  - 3.88 lakh JLGs financed during 2019-20 (as per SLBC)

International Women's Day (06 March 2020)

International Womens' Day was celebrated on 06th March 2020 with Smt. Swati Singh, Hon'ble Minister for Women & family welfare, GoUP as Chief Guest and Smt. Radha Chauhan, Principal Secretary, Vocational Education and Skill Development was guest of honur. Experience sharing sessions by Women Branch Manager of Banks and Successful SHGs Women was held on the occasion.

Rural Financial Inclusion through Financial literacy & Adoption of Banking Technology

NABARD

NABARD extends grant support for Financial inclusion initiatives of banks through the Financial Inclusion Fund for enhancing financial access to the rural masses and adoption of new technology by the rural people.

Financial Literacy Centres (FLCs)

To educate customers about financial products, Credit, Banking Services etc. NABARD provides grant support for setting up of FLCs in DCCBs and RRBs.

- Cumulative sanction – 224 FLCs
- Cumulative Grant Released - Rs. 791.41 lakh
- Grant Released in 2019-20 – Rs. 32.43 lakh

Bank Sakhi

Objective: To encourage Women SHG members to act as Business Correspondents (Bank Sakhi) of banks

- Cumulative Sanction – 575 Bank Sakhis
- Grant Released - Rs. 18.97 lakh
- Grant released in 2019-20 – Rs. 4.39 Lakh

AADHAAR

Aadhaar Enrolment Centre

Objective: Aadhar enrolment centers (AECs) by DCCBs and RRBs for providing educational, operational information of Aadhar to its customers. NABARD provides support to Client Institutions to work as Aadhar Enrolment centers.

- Cumulative Sanction – 208 AECs
- Cumulative Grant Released - Rs. 152.13 lakh
- Sanction in 2019-20 – Rs. 128.16 lakh

PACS as DMA

Objective: Primary Agriculture Cooperative Society (PACS) are provided support to act as Deposit Mobilization Agents (DMA) in rural areas.

250 PACS 17 DCCBs

44 ATMS 131 micro ATMs

Rs. 285.97 lakh Sanctioned and Rs. 6.94 lakh grant released

Micro-ATMs

Objective: To promote Financial Inclusion in rural areas micro ATMs have been provided to Institutions. NABARD promotes usage of micro-ATMs by providing grant support for the same

- 3042 m-ATMs sanctioned cumulatively
- Rs. 592.60 lakh grant released

Mobile ATM Vans

Objective: For better access to banking services in rural areas, NABARD provides grant support to RRBs and DCCBs for purchase of ATM installed mobile vans.

- Cumulative Sanction – 60 vans
- Cumulative Disbursement - Rs. 781.82 lakh
- Grant released during 2019-20 – Rs. 500.94 lakh

Grant support for onboarding on Public Financial Management System (PFMS)

NABARD provides grant support to banks for onboarding on PFMS Portal, a portal devised by Ministry of Finance which helps in tracking Direct Benefit Transfer (DBT) by State/Union Government.

39 DCCBs were supported in State with a grant assistance of Rs. 70.16 lakh.

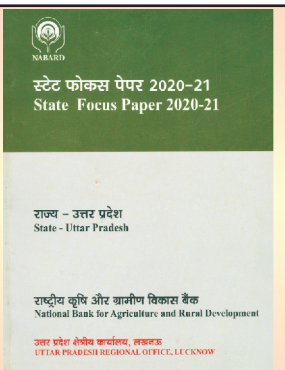
Rural Credit Planning

NABARD plays a vital role in credit planning and monitoring of credit flow at district and state levels in coordination with banks, government departments and other financial institutions. NABARD is represented in the district by 50 District Development Managers (DDMs) covering all the 75 districts of UP.

Credit Planning Process

Potential linked Credit Plan (PLPs)

- PLP identifies the exploitable physical and credit potentials of various agricultural, allied, MSME and other rural sectors classified under priority sector.
- PLPs prepared for 75 districts comprising block wise projections for the year 2020-21.
- PLP projection form the basis for District Credit Plans prepared by Lead Banks in districts.


NABARD
स्टेट फोकस पेपर 2020-21
State Focus Paper 2020-21
राज्य – उत्तर प्रदेश
State - Uttar Pradesh
राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development
उत्तर प्रदेश क्षेत्रीय कार्यालय, लखनऊ
UTTAR PRADESH REGIONAL OFFICE, LUCKNOW

State Focus Paper (SFP)

- State Focus paper is a consolidated credit projection for the state drawn from PLPs for all the 75 districts. It also indicates critical infrastructure requirements.
- Rs. 2.94 lakh crore has been projected as credit potential for U.P. for the year 2020-21 which includes Rs.1,94,375 crore for agriculture, Rs.63497 crore for MSME and Rs.36,890 crore for Other Priority Sector.

State Credit Seminar 2020-21 and Gramin Samriddhi Samman Samaroh

State Credit Seminar is a culmination of credit planning process wherein the State Focus Paper is released for wider dissemination of credit planning by various stakeholders in the State.

It was conducted on 10 February 2020 with **Shri Suresh Khanna, Hon'ble Finance Minister, GoUP as Chief Guest along with other dignitaries viz. ACS Finance, GoUP, Principal Secretary, Agriculture and DG, DIF, GoUP.**

Institutional Development & Bank Supervision

NABARD has been striving to build vibrant, strong and efficient Rural Financial Institutions (RFIs) to deliver financial services to rural masses. In Uttar Pradesh, Rural Financial Institutions comprise 3 Regional Rural Banks (RRBs), UP State Cooperative Bank (UPStCB), 50 District Central Cooperative Banks (DCCBs) and 7298 Primary Agricultural Cooperative Societies (PACS). The Long Term Cooperative Credit Structure (LTCCS) consists of the Uttar Pradesh Sahakari Gram Vikas Bank (UPSGVB) with its 323 branches. In this endeavor, NABARD handholds RFIs for developing a stronger framework of policy, HR, banking technology, business etc. for these institutions through periodical reviews, facilitation with GoUP in matters relating to governance, regulatory compliances, technology adoption, capacity building of HR etc. which are supported from Cooperative Development Fund (CDF) and Financial Inclusion Fund (FIF).

Strengthening DCCBs including weak DCCBs - Major Decisions:

- Rationalisation of DCCB branch network to one branch per block
- Recruitment in cooperative banks through IBPS
- PF Trust constituted in 49 DCCBs, strategy for higher returns on deposits of 16 weak DCCBs in UPStCB, Merger Committee constituted for ST- Coop Structure

Grant Support to Cooperatives

Cooperative Development Fund (CDF) was constituted in NABARD for infrastructure development of Cooperative Institutions

CDF Support during 2019-20

Support to Co-op training Institute (ACSTI, IGICM, JLTC)

74 programs, 5944 man-days

1833 staff trained

Rs. 83.64 lakh

Rs. 11.95 lakh for PACS infrastructure

Review Mechanism

3 High Level Committee meetings

RRBs review meet

Evaluation Committee meeting for performance linked cash incentives scheme for Chairman of RRBs

Workshop on Strengthening the internal checks and controls in Cooperatives

Infrastructure support to PACS

Supervision

Supervision of CCBs and RRBs

Objective: Conduct of Statutory Inspection of Cooperative banks and RRBs

- 42 Statutory inspections conducted – 5 RRBs and 37 DCCBs
- 39 compliance Meetings as follow up on inspection findings conducted

Studies/Workshops Conducted

- Workshop on Review and Monitoring of Frauds in DCCBs
- Workshop on Core Banking Solution in CCBs
- Study of Imbalances in weak banks
- System Generated NPA study of 5 RRB of the State
- Diagnostic study of UPSGVB

NABARD-RBI Coordination Committee Meeting held at RO

Workshop for Statutory Auditors on Core Banking Solutions (CBS) at RO

नाबार्ड के सहयोगी बने फ्रंट लाईन कोरोना वारियर

कोविड-19 महामारी एवं तत्पश्चात घोषित लॉकडाऊन में किसानों और प्रवासी श्रमिकों को व्यक्तिगत, आर्थिक एवं सामाजिक स्तर पर हुई कठिनाईयों के निवारण के लिए नाबार्ड संवर्धित विभिन्न सामाजिक संस्थाओं जैसे स्वयं सहायता समूह, कृषक उत्पादन संघ आदि संस्थाएं कोरोना के फ्रंट लाईन वारियर के रूप में उभर कर सामने आए और उन्होने विभिन्न गतिविधियों के माध्यम से सक्रिय योगदान दिया।

जिनमें से कुछ प्रमुख गतिविधियां इस प्रकार रही हैं।

जिला सहकारी बैंकों को नाबार्ड द्वारा अनुदानित मोबाईल वैन द्वारा ग्रामीण इलाकों में नकदी हस्तांतरण

नाबार्ड से प्रशिक्षण प्राप्त स्वयं सहायता समूह की महिलाओं द्वारा मास्क निर्माण/वितरण

नाबार्ड द्वारा संवर्धित कृषक उत्पादक संगठनों द्वारा राहत सामग्री का डोर टू डोर वितरण

पीएमकेयर्स (PMCARES) – नाबार्ड स्टाफ सदस्यों द्वारा रू. 9.85 करोड का योगदान

NABARD's Outreach in the State

CGM meeting **Hon'ble Chief Minister** after assuming charge of UP RO

CGM meets Minister of Agriculture
Shri Surya Pratap Shahi

CGM Greets Honble
MP Shri T Subbarami Reddy
during Parliamentary Committee Visit

CGM meets Shri R K Tiwari, IAS,
Chief Secretary GoUP.

NABARD, RO held review meeting on KCC saturation: Hon'ble Minister for
Agriculture Shri Surya Pratap Shahi

Media Coverage of NABARD activities

नाबार्ड प्रायोजित शिल्प कुंभ का हुआ शुभारंभ

पायनियर समाचार सेवा। लखनऊ

नाबार्ड उत्तर प्रदेश क्षेत्रीय कार्यालय 11 विपिन खण्डगोमती नगर लखनऊ में आज शिल्प कुंभ-2019 मेले का उद्घाटन बैंक के मुख्य महाप्रबंधक शंकर ए पांडे द्वारा किया गया। उद्घाटन समारोह के मुख्य अतिथियों में बर्ड की निदेशक टीएस राजीगैन एवं राष्ट्रीय बैंक स्टाकफ महाविद्यालय के प्रधानाचार्य एसवी सरदेसाई शामिल थे। मेले में उत्तर प्रदेश के विभिन्न जिलों से आये शिल्पकार हैण्डलूम एवं हैण्डीक्राफ्ट (जीआई सहित) उत्पादों का प्रदर्शन एवं बिक्री कर रहे हैं। जिनमें बनारसी साड़ी, आजमगढ़ ब्लैक पॉटरी, फिरोज़ाबाद कांच प्रोडक्ट, बागपत होम फर्निशिंग सामान, लखनऊ चिकनकारी, मऊ हैण्डकलूम बहराइच गेहूं डंठल वर्क, प्रयागराज का आर्गेनिक फूड प्रोडक्ट इत्यादि हैं। मेले का मुख्य उददेश्य शिल्पकारों को मार्केटिंग सुविधाएं उपलब्धा कराना है। मेला 16-20 अक्टूबर तक चलेगा।

60 हजार एफपीओ बनेंगे : योगी

पुलिसकर्मियों को जल्द ही 60 जिलों में सस्ता इलाज मिलेगा

Happy REPUBLIC DAY

An initiative by

INTERVIEW | SHRI SHANKAR A PANDE, Chief General Manager NABARD, Uttar Pradesh Regional Office, Lucknow

'Priority is to bring farmers into the fold of Kisan Credit Cards'

Coverage in Indian Express Republic Day Special Supplement

FINANCIAL EXPRESS

SHANKAR A PANDE

TRANSFORMING FARM LOANS

The digital & retail route

Digital and score-based retailing approach to crop loans would enable banks to position this segment as their growth driver, much like retail loans, and gradually make it immune to syndromes such as loan waivers

An article by CGM in Financial Express on Digital Credit to Farmers

NABARD Conglomerate

EShakti

NABARD's pilot for Digitisation of Self Help Groups

हमारे किसानों की

अनवरत सेवा में समर्पित नाबार्ड

NABARD

National Bank for Agriculture and Rural Development
Uttar Pradesh Regional Office
11, Vipin Khand, Gomti Nagar, Lucknow
Phone : 0522 2399108
email : lucknow@nabard.org